

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 06/44702

A. CLASSIFICATION OF SUBJECT MATTER IPC(8) -G06Q 40/00 (2007.01) USPC -705/38 According to International Patent Classification (IPC) or to both national classification and IPC												
B. FIELDS SEARCHED Minimum documentation searched (classification system followed by classification symbols) USPC -705/38 Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched USPC -705/38; 705/1, 35, 37; 700/1, 90 Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) Electronic Databases Searched: Google Patents, Public West Search Terms Used: credit, credit rating, allocate, account, risk, protect, market, trade, transaction, purchase, exchange, buy, sell, customer.												
C. DOCUMENTS CONSIDERED TO BE RELEVANT												
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.										
X	US 6,658,393 B1 (BASCH et al.) 02 December 2003 (02.12.2003), entire document especially col 8, in 36-col 15, in 25 and claim 1, 5-7, 11, 12, 15, 19	1-26										
<input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/>												
<p>* Special categories of cited documents:</p> <table border="0"><tr><td>"A" document defining the general state of the art which is not considered to be of particular relevance</td><td>"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention</td></tr><tr><td>"E" earlier application or patent but published on or after the international filing date</td><td>"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone</td></tr><tr><td>"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)</td><td>"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art</td></tr><tr><td>"O" document referring to an oral disclosure, use, exhibition or other means</td><td>"&" document member of the same patent family</td></tr><tr><td>"P" document published prior to the international filing date but later than the priority date claimed</td><td></td></tr></table>			"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention	"E" earlier application or patent but published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone	"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art	"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family	"P" document published prior to the international filing date but later than the priority date claimed	
"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention											
"E" earlier application or patent but published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone											
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"P" document published prior to the international filing date but later than the priority date claimed												
Date of the actual completion of the international search 24 June 2007 (24.06.2007)		Date of mailing of the international search report 17 AUG 2007										
Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201		Authorized officer: Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774										